

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In re:

WILLIAM E HEFFNER III
RHONDA L HEFFNER
Debtor(s)

Case No. 09-58931

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Faye D. English, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/04/2009.
- 2) The plan was confirmed on 10/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/11/2010, 07/18/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/13/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$141,403.87
Less amount refunded to debtor	\$1,427.47

NET RECEIPTS: **\$139,976.40**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,712.66
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,683.86
Other	\$305.55

TOTAL EXPENSES OF ADMINISTRATION: **\$9,702.07**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Applied Card Bank	Unsecured	1,436.00	0.00	1,436.71	335.47	0.00
ARROW FINANCIAL SERVICES	Unsecured	786.00	NA	NA	0.00	0.00
Barclays Bank Delaware	Unsecured	1,331.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,167.00	0.00	1,199.44	280.07	0.00
Collection	Unsecured	660.00	NA	NA	0.00	0.00
Cr Adjstment	Unsecured	863.00	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Unsecured	NA	0.00	1,697.33	396.33	0.00
Ffcc-Columbus Inc	Unsecured	200.00	NA	NA	0.00	0.00
Ffcc-Columbus Inc	Unsecured	24.00	NA	NA	0.00	0.00
Ffcc-Columbus Inc	Unsecured	24.00	NA	NA	0.00	0.00
Fifth Third Bank	Unsecured	NA	NA	NA	0.00	0.00
First Bank And Trust	Unsecured	652.00	NA	NA	0.00	0.00
GMAC MORTGAGE CORP	Secured	3,437.00	0.00	5,552.66	5,552.66	0.00
GMAC MORTGAGE CORP	Secured	NA	0.00	0.00	92,176.75	0.00
Greenville Corning Employees Federal CU	Unsecured	1,144.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	700.00	0.00	666.88	155.72	0.00
JPMORGAN CHASE BANK	Unsecured	NA	0.00	46,923.05	10,956.53	0.00
JPMORGAN CHASE BANK NA	Secured	16,203.00	16,203.00	15,890.52	15,890.52	1,612.61
LHR INC	Unsecured	2,310.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,078.00	0.00	1,078.66	251.87	0.00
Nco Financial Systems	Unsecured	65.00	NA	NA	0.00	0.00
OHIO ATTORNEY GENERAL STATE C	Unsecured	632.00	0.00	8,142.08	1,901.18	0.00
OHIO DEPT OF TAXATION	Unsecured	365.00	NA	NA	0.00	0.00
PRA REC AGENT OF PORTFOLIO	Unsecured	416.00	0.00	416.90	97.35	0.00
PRA REC AGENT OF PORTFOLIO	Unsecured	489.00	0.00	491.01	114.65	0.00
PRA REC AGENT OF PORTFOLIO	Unsecured	503.00	0.00	430.54	100.53	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,697.00	0.00	675.79	157.80	0.00
Rossmann & Co	Unsecured	1,120.00	NA	NA	0.00	0.00
VANDA LLC	Unsecured	1,227.00	0.00	1,260.36	294.29	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$92,176.75	\$0.00
Mortgage Arrearage	\$5,552.66	\$5,552.66	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$15,890.52	\$15,890.52	\$1,612.61
TOTAL SECURED:	\$21,443.18	\$113,619.93	\$1,612.61
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$64,418.75	\$15,041.79	\$0.00

Disbursements:	
Expenses of Administration	<u>\$9,702.07</u>
Disbursements to Creditors	<u>\$130,274.33</u>
TOTAL DISBURSEMENTS :	<u>\$139,976.40</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/24/2014

By: /s/ Faye D. English

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.